REMARKS

Reconsideration and allowance are respectfully requested. Claims 1-43 are now pending. By this Amendment, new claim 43 is added.

Preliminarily, Applicants thank the Examiner for the indication that claims 11-42 are allowed, and that dependent claims 6 and 8 would be allowable if rewritten in independent form.

Claims 1-5, 7, 9, and 10 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,984,191 to Chapin, Jr. ("Chapin") in view of U.S. Patent No. 5,623,552 to Lane ("Lane").

Claim 1 recites a method for changing data stored on a first card comprising, *inter alia*, 1) receiving account information data of the first card, 2) determining a second card and a third card based on the account identification data of the first card, 3) selecting one of the second and third cards, and 4) writing the account identification data of the selected card onto at least one magnetic region of the first card. Thus, claim 1 is directed to a method for changing data stored on the first card.

Chapin discloses a card having at least two read-only magnetically-encoded stripes encoding different data in accordance with standard data encryption protocols. (Chapin, Abstract). This allows a user to have more than one account number for a single card.

But Chapin fails to teach or suggest changing, or even writing to, the data stored on the card. Indeed, Chapin actually teaches away from changing the data on the card by repeatedly referring to the magnetically-encoded stripes as being "read-only" stripes. (*See, e.g.*, Chapin, Abstract; col. 1, ln. 65; col. 2, lns. 1, 3, 18, and 19; col. 4, lns. 1 and 52; col. 5, lns. 10 and 14; col. 7, ln. 28; and fig. 30,

elements 186 and 188). That the card of Chapin is read-only is further evidenced by the disclosure of imprinted indicia on the card associated with the different account numbers stored on the magnetic stripes. (Chapin, fig. 15; col. 4, lns. 54-63; col. 5, lns. 2-8). Were the data on the magnetic stripes to change, the previously-imprinted permanent indicia on the card would not make sense. Chapin fails, therefore, to teach or suggest changing data stored on a card by writing account identification data onto at least one magnetic region of the card, as recited in claim 1.

Chapin also does not teach or suggest the step of determining a second card and a third card based on the account identification data of the first card, as recited in claim 1. In fact, no step of determining a second or third card is taught at all in Chapin, much less a determination that is based on any data of a first card. By way of contrast, in an exemplary embodiment of the invention in accordance with claim 1, the account identification data of the first card may be the universal account number of a universal card, and the second and third cards may be other cards that the universal card is capable of emulating, such as the user's other credit cards or a video rental card. (E.g., see specification, pp. 17-18). One potential advantage (although not a required advantage) of performing such a determination is that the exemplary embodiment might be configured such that only those accounts that are authorized for emulation by the universal card can be selected for writing to the universal card.

Chapin also does not teach or suggest the step of selecting one of a second card and a third card, as recited in claim 1. In Chapin, there is nothing to select since the data is already permanently written onto the card. Even if it were argued (although this is not conceded by Applicant) that "selecting" is accomplished where the user in Chapin selects which of the multiple magnetic stripes

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to use when making a purchase, Chapin still does not teach or suggest writing to the card the account identification data of the card selected in the step of selecting. Not just any data is written to the card; it must be the account identification data of the particular card that is selected is the data that is written. Thus, Chapin fails to teach or suggest the step of selecting as recited in claim 1.

Lane discloses a self-authenticating identification card, but also fails to teach or suggest the above-discussed features that are missing from Chapin. Nor would any possible combination of Chapin and Lane produce the method of claim 1.

Claims 2-5, 7, 9, 10, and 43, which depend from claim 1, are also allowable for at least those reasons set forth above with regard to claim 1, and further in view of the additional features recited therein.

All of the rejections having been addressed, it is believed that the present application is in condition for allowance, and notification of the same is respectfully requested. Should the Examiner have any questions or believe that an interview would expedite allowance, he is invited to telephone the undersigned at the number listed below. Please charge any fees associated with this paper to our Deposit Account No. 19-0733.

Respectfully submitted,

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